AMENDMENTS TO THE SPECIFICATION

Please replace paragraph [00127] with the following amended paragraph:

[00127]   The shopping assistant functionality is also provided by shopping assistant computer code or software downloaded by the server 102 to the user's computer 50 and operable in connection with the browser interface 20 and shopping assistant button 144. The shopping assistant code may be a .dll or .exe file, for example, javascript, or other known types of computer code or software files. The shopping assistant code monitors the Internet navigation of the Internet browser by intercepting the Internet address (or domain or URL) each time the user causes the browser to navigate to a different Internet address. The shopping assistant code also compares the intercepted Internet address with the Internet addresses of supported merchants by comparing the intercepted address with a supported merchant file containing Internet addresses of supported merchants. The supported merchant file is preferably downloaded by the server 102 and stored on the user's computer 50. Each time a user logs into the server 102, the server 102 compares its version of the supported merchant file with the version stored on the user's computer 50 (that version information may me transmitted by the user during the login process, for example). The server 102 downloads to the user's computer an updated version of the supported merchant file, if necessary. The shopping assistant code also intercepts each web page received by the browser and determines the type of web page (e.g., billing web page, merchant home page, merchandise page, etc.) by the HTML code and http ~~request~~ response headers.

Please replace paragraph [00131] with the following amended paragraph:

[00131]   An exemplary wallet set-up web page is depicted in FIG. 12 and generally

designated as 1000. That web page 1000 may be accessed, for example, via the "edit wallet"

option on the pull-down menu 44 of the shopping assistant button 144. By selecting a

predetermined link on the wallet set-up web page 1000, such as, for example, a "Set up your

Wallet" link 1002, a wallet data entry web page 1010, such as is depicted in FIG. 13, is

downloaded by the server 102. At the wallet data entry web page 1010, the user enters certain

information in a plurality of fields 1012 (either pull-down menu or alpha-numeric entry). The

information may be, by way of non-limiting example, credit card type, number, expiration date,

user's first and last name, billing address, phone number, user ID, user password, and various

other information particular to the user. When setting up a wallet, each user is also required to

enter a security key (see, e.g., FIG. 15~~16~~) which is necessary, in addition to the user's ID and

password, to access and use the user's wallet. When the user has completely filled out all

required fields 1012 in the wallet data entry web page 1010, the user may select a "Finished"

button (not shown), which transmits the user-entered information to the server 102. In response,

the server 102 downloads a wallet summary web page 1020 that includes a summary 1022 of the

user's newly entered account information for review by the user prior to finally setting up the

user's wallet, as depicted in FIG. 14. If the user information is correct, the user may select a link

on the wallet summary web page 1020 such as, for example, a "Click here to continue..." link

1024, that causes the user information (data) to be transmitted to the server 102 and stored in the

wallet database 104 on the data storage device 106. During the wallet set-up procedure just

described, data is being transmitted between the server 102 and the user's computer 50 (see, e.g.,

FIG. 10). For example, web pages 1000 (FIG. 12) and 1010 (FIG. 11) may both be transmitted by the server 102 for display by the user's browser interface 20 when the user selects the "Set up your wallet" link 1002. When the user has completed the information required on the wallet data entry web page 1010 and selects the "Finished" button (not shown), the user information or data may be transmitted to the server 102. Upon receipt of the user information from the user's computer 50, the server 102 may transmit the wallet summary web page 1020. Alternatively, each of the above-described web pages may be transmitted separately by the server 102 and in response to a user-initiated action (e.g., upon selection by the user of a link or button).

Please replace paragraph [00137] with the following amended paragraph:

[00137] The shopping assistant code also intercepts each web page received by the browser to determine the type of web page, e.g., a billing page, e-mail address request, credit card information request, etc., by looking at the HTML code and the http ~~request~~ response headers. That information was obtained during the provider's selection of merchants and creation of the supported merchant data files. Using the merchant's rules and mapping file, the shopping assistant code can determine the specific page being served and how the user's information should be provided in that page.